

Information to identify the case:

Debtor 1	<u>Daren Lopusnak</u>	Social Security number or ITIN	xxx-xx-8405
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Deborah A. Schiffman-Lopusnak</u>	Social Security number or ITIN	xxx-xx-5234
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-23654-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daren Lopusnak

Deborah A. Schiffman-Lopusnak
aka Deborah A. Schiffman, aka Deborah A.
Lopusnak, aka Debbie A. Schiffman

12/12/24

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daren Lopusnak
Deborah A. Schiffman-Lopusnak
Debtors

Case No. 19-23654-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 12, 2024

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Daren Lopusnak, Deborah A. Schiffman-Lopusnak, 705 Desimone Court, Ramsey, NJ 07446-2807
cr	+ Credit Suisse First Boston Mortgage Securities Cor, Hill Wallack LLP, 21 Roszel Rd, Princeton, NJ 08543, UNITED STATES 08540-6866
518350535	+ AFS LLC, PO Box 65018, Baltimore, MD 21264-5018
518350561	+ CTECH COLL, ATTN: BANKRUPTCY DEPARTMENT, 5505 NESCONSET HWY, SUITE 200, MOUNT SINAI, NY 11766-2026
518350553	+ City Medical of Upper East Side, PO BOX 117091, Atlanta, GA 30368-7091
518350556	+ Cohen Dermatopathology, PO BOX 414913, Boston, MA 02241-4913
518350563	+ Ent & Allergy Associates, LLP, PO Box 5001, White Plains, NY 10602-5001
518350564	+ Garden State Orthopaedic Associates, 28-04 Broadway, Fair Lawn, NJ 07410-3920
518350565	+ JN PORTFOLIO DEBT EQUITIES, LLC, ATTN: BANKRUPTCY, 5757 PHANTOM DR. STE 225, HAZELWOOD, MO 63042-2429
518350568	+ Kessler Institute for Rehabilitation, PO BOX 826775, Philadelphia, PA 19182-6775
518410582	+ Masonicus Run Condominium Association, Inc., c/o Vincent D. Commisa, Esq., 20 Manger Road, West Orange, NJ 07052-1708
518350578	+ Radiology Assoc. of Ridgewood, 20 Franklin Turnpike, Waldwick, NJ 07463-1744
518376696	Radiology Associates of Ridgewood, P.A., C Tech Nesconset Hwy- Ste 200, Mt Sinai, NY 11766
518350580	#+ Ridgewood Cardiology Assoc, 700 Godwin Ae., Suite 100, Midland Park, NJ 07432-1460
518350583	+ Scott David Lippe MD, 230 E Ridgewood Ave Ste 6-2, Paramus, NJ 07652-4142
518350584	+ Sovereign Medical Group, Patient Bill Processing Center, PO BOX 791486, Baltimore, MD 21279-1486
518350594	+ The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518350600	Transworld Systems, Inc., 1 Huntington Quadrangle, Suite 2S01, Melville, NY 11747-4438
518350601	+ Valley Emrg Room Assoc, PA, PO Box 13700-1173, Philadelphia, PA 19178-0001
518350602	+ Valley Medical Group, ATTN #16605X, PO BOX 14000, Belfast, ME 04915-4033
518350603	+ Valley Physician Services PC, DBA VALLEY MEDICAL GROUP, PO BOX 16605, Belfast, ME 04915-4061
518350604	+ Vally Hospital, PO BOX 18998, Newark, NJ 07191-8998
518350606	+ Westwood Dermatology Group, 390 Old Hook Rd, Westwood, NJ 07675-2621
518350554	+ citymd, po box 791516, Baltimore, MD 21279-1516

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 12 2024 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 12 2024 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Dec 12 2024 20:58:21	Specialized Loan Servicing LLC, P.O. Box

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Total Noticed: 66

		340514, Tampa, FL 33694-0514
cr	^ MEBN	Dec 12 2024 20:58:34 Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518350536	^ MEBN	Dec 12 2024 20:57:07 AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350544	Email/Text: collectors@arresourcesinc.com	Dec 12 2024 21:11:00 AR RESOURCES, INC., ATTN: BANKRUPTCY, PO BOX 1056, BLUE BELL, PA 19422
518350546	Email/Text: collectors@arresourcesinc.com	Dec 12 2024 21:11:00 AR Resources, Inc., PO Box 1056, Blue Bell, PA 19422
518350543	+ EDI: CCS.COM	Dec 13 2024 01:41:00 Allstate, ATTN. CCS Payment Processing Center, PO BOX 55126, Boston, MA 02205-5126
518350547	+ EDI: CAPITALONE.COM	Dec 13 2024 01:41:00 CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518350551	+ Email/Text: bankruptcy@cavps.com	Dec 12 2024 21:13:00 CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY DEPARTMENT, 500 SUMMIT LAKE STE 400, VALHALLA, NY 10595-2321
518428624	EDI: CRFRSTNA.COM	Dec 13 2024 01:41:00 CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
518350558	+ EDI: CRFRSTNA.COM	Dec 13 2024 01:41:00 CREDIT FIRST NATIONAL ASSOCIATION, ATTN: BANKRUPTCY, PO BOX 81315, CLEVELAND, OH 44181-0315
518350560	+ Email/PDF: creditonebknofications@resurgent.com	Dec 12 2024 21:17:34 CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
518364960	+ EDI: AIS.COM	Dec 13 2024 01:41:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518452970	Email/PDF: bncnotices@becket-lee.com	Dec 12 2024 21:28:49 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518354817	+ Email/Text: bankruptcy@cavps.com	Dec 12 2024 21:13:00 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
520371204	+ Email/Text: mtgbk@shellpointmtg.com	Dec 12 2024 21:11:00 Credit Suisse First Boston Mortgage Securit, ies Corp., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520371205	+ Email/Text: mtgbk@shellpointmtg.com	Dec 12 2024 21:11:00 Credit Suisse First Boston Mortgage Securit, ies Corp., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, Credit Suisse First Boston Mortgage Secu 29603-0826
518350605	EDI: CITICORP	Dec 13 2024 01:41:00 VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040
518466000	EDI: Q3G.COM	Dec 13 2024 01:41:00 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518350569	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 12 2024 21:10:00 KOHLS/CAPITAL ONE, KOHLS CREDIT, PO BOX 3120, MILWAUKEE, WI 53201-3120
518350562	Email/Text: govtaudits@labcorp.com	Dec 12 2024 21:11:00 Dianon Pathology, PO BOX 2240, Burlington, NC 27216
518350571	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 12 2024 21:17:23 LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
518350573	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 12 2024 21:13:00 MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710
518444174	+ Email/Text: bankruptcydpt@mcmcg.com	

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		Dec 12 2024 21:13:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518350576	+ EDI: PRA.COM		
		Dec 13 2024 01:41:00	PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021
518469213	EDI: PRA.COM		
		Dec 13 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
518455534	EDI: PRA.COM		
		Dec 13 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518350581	+ Email/Text: bankruptcy@savit.com		
		Dec 12 2024 21:13:00	SAVIT COLLECTION AGENCY, ATTN: BANKRUPTCY, PO BOX 250, EAST BRUNSWICK, NJ 08816-0250
518350587	+ EDI: SYNC		
		Dec 13 2024 01:41:00	SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518350588	+ EDI: SYNC		
		Dec 13 2024 01:41:00	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518350589	+ EDI: SYNC		
		Dec 13 2024 01:41:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518350590	+ EDI: SYNC		
		Dec 13 2024 01:41:00	SYNCHRONY BANK/PC RICHARDS & SONS, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518350591	+ EDI: SYNC		
		Dec 13 2024 01:41:00	SYNCHRONY BANK/WALMART, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518466612	+ Email/Text: bncmail@w-legal.com		
		Dec 12 2024 21:13:00	Select Medical, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518350586	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Dec 12 2024 21:11:00	Specialized Loan Service, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518350780	^ MEBN		
		Dec 12 2024 20:58:35	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518350592	+ EDI: LCITDAUTO		
		Dec 13 2024 01:41:00	TD AUTO FINANCE, PO BOX 9223, FARMINGTON HILLS, MI 48333-9223
518350593	+ EDI: Q3GTBI		
		Dec 13 2024 01:41:00	THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757
518350599	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Dec 12 2024 21:12:00	TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 8026, CEDAR RAPIDS, IA 52408-8026
518460997	EDI: USBANKARS.COM		
		Dec 13 2024 01:41:00	U.S. Bank National Association, c/o U.S. Bank Home Mortgage,, a division of U.S. Bank N.A., 4801 Frederica Street, Owensboro, Kentucky 42301
518460107	+ EDI: AIS.COM		
		Dec 13 2024 01:41:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518350572		Masonicus Run COA IN, Attn: Young and Ass.
cr	*+	Masonicus Run Condominium Association, Inc., c/o Vincent D. Commisa, Esq., 20 Manger Road, West Orange, NJ 07052-1708

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518350537	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350538	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350539	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350540	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350541	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350545	*P++	AR RESOURCES INC, PO BOX 1056, BLUE BELL PA 19422-0287, address filed with court., AR RESOURCES, INC., ATTN: BANKRUPTCY, PO BOX 1056, BLUE BELL, PA 19422
518350548	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518350549	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518350550	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518350552	*+	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY DEPARTMENT, 500 SUMMIT LAKE STE 400, VALHALLA, NY 10595-2321
518350559	*+	CREDIT FIRST NATIONAL ASSOCIATION, ATTN: BANKRUPTCY, PO BOX 81315, CLEVELAND, OH 44181-0315
518452971	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518350557	*+	Cohen Dermatopathology, PO BOX 414913, Boston, MA 02241-4913
518350566	*+	JN PORTFOLIO DEBT EQUITIES, LLC, ATTN: BANKRUPTCY, 5757 PHANTOM DR. STE 225, HAZELWOOD, MO 63042-2429
518350567	*+	JN PORTFOLIO DEBT EQUITIES, LLC, ATTN: BANKRUPTCY, 5757 PHANTOM DR. STE 225, HAZELWOOD, MO 63042-2429
518350570	*+	KOHL'S/CAPITAL ONE, KOHL'S CREDIT, PO BOX 3120, MILWAUKEE, WI 53201-3120
518350574	*+	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710
518350575	*+	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710
518350577	*+	PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021
518350579	*+	Radiology Assoc. of Ridgewood, 20 Franklin Turnpike, Waldwick, NJ 07463-1744
518350582	*+	SAVIT COLLECTION AGENCY, ATTN: BANKRUPTCY, PO BOX 250, EAST BRUNSWICK, NJ 08816-0250
518350585	*+	Sovereign Medical Group, Patient Bill Processing Center, PO BOX 791486, Baltimore, MD 21279-1486
518350595	*+	The Valley Hospital, PO BOX 18998, Newark, NJ 07191-8998
518350596	*+	The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518350597	*+	The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518350598	*+	The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518350607	*+	Westwood Dermatology Group, 390 Old Hook Rd, Westwood, NJ 07675-2621
518350555	*+	citymd, po box 791516, Baltimore, MD 21279-1516
518350542	##+	Allergy Asthma Comprehensive Care, 541 Cedar Hill Ave, Wyckoff, NJ 07481-2134

TOTAL: 1 Undeliverable, 29 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp. et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Kimberly A. Wilson	

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on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-6, U.S. Bank National Association, as Trustee kimwilson@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Russell L. Low

on behalf of Joint Debtor Deborah A. Schiffman-Lopusnak ecf@lowbankruptcy.com
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Russell L. Low

on behalf of Debtor Daren Lopusnak ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Vincent Commisa

on behalf of Creditor Masonicus Run Condominium Association Inc. vcommisa@vdclaw.com

TOTAL: 9